

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Peter Jackson | Social Security number or ITIN | xxx-xx-3266 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | Siew Jackson | Social Security number or ITIN | xxx-xx-2619 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 16-28713-RG | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter Jackson

Siew Jackson

12/3/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Peter Jackson
Siew Jackson
Debtors

Case No. 16-28713-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 03, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 66

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | Peter Jackson, Siew Jackson, 669 Briarcliff Ave, Maywood, NJ 07607-1401 |
| cr | + JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 |
| 516422867 | AMFC, 201 Little Falls Dr, Wilmington, DE 19808-1674 |
| 516422868 | Barclay Bank Delaware, c/o Phillips Cohen Mail, 1002 Justison St Stop 658, Wilmington, DE 19801-5148 |
| 516422877 | # Disney Vacation Development Inc., 1390 Celebration Blvd, Celebration, FL 34747-5166 |
| 516505114 | + First Associates Loan Servicing, LLC, as agent for Loan Depot, 15373 Innovation Dr Ste 300, San Diego, CA 92128-3426 |
| 519144858 | + JPMorgan Chase Bank, National Association, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 420 Lexington Avenue, Suite 840, New York, NY 10170-0840 |
| 518930272 | KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798 |
| 518930273 | KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798 |
| 516422885 | Lending Club, c/o Vital Recovery Services LLC, PO Box 923747, Peachtree Corners, GA 30010-3747 |
| 516422884 | Lending Club, c/o Vital Recovery Services, PO Box 923748, Peachtree Corners, GA 30010-3748 |
| 516422887 | Loan Depot, 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808 |
| 516442170 | + Nelnet on behalf of NJHESAA, New Jersey Higher Ed Student Asst Auth, PO Box 548, Trenton NJ 08625-0548 |
| 516422892 | Prosper Funding LLC, 221 Main St Ste 300, San Francisco, CA 94105-1909 |
| 516422893 | Prosper Funding LLC, 221 Main St, San Francisco, CA 94105-1906 |
| 516422895 | SLS, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2302 |
| 516422896 | SST - Best Egg, PO Box 3999, Saint Joseph, MO 64503-0999 |
| 516422897 | State of NJ Div of tax, 50 Barrack St, Trenton, NJ 08608-2006 |
| 516628177 | State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245 |
| 516521559 | + Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Dec 03 2021 20:36:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Dec 03 2021 20:36:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + EDI: RMSC.COM | Dec 04 2021 01:33:00 | Synchrony Bank, c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605 |
| 516422881 | EDI: HND.A.COM | Dec 04 2021 01:33:00 | Honda Finance, PO Box 7829, Philadelphia, PA 19101-7829 |
| 516422882 | EDI: HND.A.COM | Dec 04 2021 01:33:00 | Honda Financial Services, PO Box 7829, Philadelphia, PA 19101-7829 |
| 516461787 | EDI: HND.A.COM | Dec 04 2021 01:33:00 | American Honda Finance Corp., POB 168088, Irving, TX 75016 |
| 517393319 | EDI: HND.A.COM | | |

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| | | Dec 04 2021 01:33:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 516422869 | EDI: TSYS2 | | |
| | | Dec 04 2021 01:33:00 | Barclay Card Serv, PO Box 13337, Philadelphia, PA 19101-3337 |
| 516422870 | EDI: TSYS2 | | |
| | | Dec 04 2021 01:33:00 | Barclay Card Services, PO Box 13337, Philadelphia, PA 19101-3337 |
| 516671820 | + Email/PDF: resurgentbknotifications@resurgent.com | Dec 03 2021 20:35:17 | CACH, LLC, 6300 South Syracuse, Suite 300, Englewood, CO 80111-6723 |
| 516671821 | + Email/PDF: resurgentbknotifications@resurgent.com | Dec 03 2021 20:35:17 | CACH, LLC, 6300 South Syracuse, Suite 300, Englewood, CO 80111, CACH, LLC, 6300 South Syracuse, Suite 300, Englewood, CO 80111-6723 |
| 516614975 | + Email/Text: bncmail@w-legal.com | Dec 03 2021 20:36:00 | CERASTES, LLC, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132 |
| 516422871 | EDI: CAPITALONE.COM | Dec 04 2021 01:33:00 | Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083 |
| 516422872 | EDI: CAPITALONE.COM | Dec 04 2021 01:33:00 | Capitol One Bank, PO Box 71083, Charlotte, NC 28272-1083 |
| 516422873 | EDI: RMSC.COM | Dec 04 2021 01:33:00 | Care Credit Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061 |
| 516511252 | + Email/Text: bankruptcy@cavps.com | Dec 03 2021 20:36:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 516422876 | Email/PDF: creditonebknotifications@resurgent.com | Dec 03 2021 20:35:22 | Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500 |
| 516422878 | EDI: BLUESTEM | Dec 04 2021 01:33:00 | Fingerhut Advantage, PO Box 166, Newark, NJ 07101-0166 |
| 516422879 | EDI: CRFRSTNA.COM | Dec 04 2021 01:33:00 | Firestone - Credit First NA, PO Box 81344, Cleveland, OH 44188-0001 |
| 516422880 | EDI: BLUESTEM | Dec 04 2021 01:33:00 | Gettington, PO Box 166, Newark, NJ 07101-0166 |
| 516422883 | EDI: IRS.COM | Dec 04 2021 01:33:00 | Internal Revenue Services, 955 S Springfield Ave, Springfield, NJ 07081-3570 |
| 516422874 | EDI: JPMORGANCHASE | Dec 04 2021 01:33:00 | Chase -, PO Box 183166, Columbus, OH 43218-3166 |
| 516422875 | EDI: JPMORGANCHASE | Dec 04 2021 01:33:00 | Chase BP Prvt LBL, PO Box 15298, Wilmington, DE 19850-5298 |
| 516602412 | EDI: JPMORGANCHASE | Dec 04 2021 01:33:00 | JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Chase Records Center, Mail Code LA4-55555, 700 Kansas Lane, Monroe, LA 71203 |
| 516538738 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 03 2021 20:35:25 | LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 516573993 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 03 2021 20:35:09 | LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517223383 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 03 2021 20:35:09 | LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587 |
| 516422886 | Email/Text: bk@lendingclub.com | Dec 03 2021 20:36:00 | Lending Club, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985 |
| 516573687 | Email/PDF: MerrickBKNotifications@Resurgent.com | Dec 03 2021 20:35:06 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 516422888 | Email/PDF: MerrickBKNotifications@Resurgent.com | | |

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| | | Dec 03 2021 20:35:14 | Merrick Bank, PO Box 660702, Dallas, TX 75266-0702 |
| 516422889 | Email/PDF: MerrickBKNotifications@Resurgent.com | | |
| | | Dec 03 2021 20:35:05 | Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001 |
| 516607492 | + EDI: MID8.COM | | |
| | | Dec 04 2021 01:33:00 | Midland Funding LLC, PO Box 2011, Warren MI 48090-2011 |
| 516628957 | EDI: PRA.COM | | |
| | | Dec 04 2021 01:33:00 | Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541 |
| 516642208 | EDI: PRA.COM | | |
| | | Dec 04 2021 01:33:00 | Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541 |
| 516422891 | EDI: WFFC.COM | | |
| | | Dec 04 2021 01:33:00 | Pella Windows Visa, c/o Wells Fargo Fin Nat Bk, PO Box 660553, Dallas, TX 75266-0553 |
| 516578776 | EDI: Q3G.COM | | |
| | | Dec 04 2021 01:33:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 516580696 | EDI: Q3G.COM | | |
| | | Dec 04 2021 01:33:00 | Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 516422894 | EDI: RMSC.COM | | |
| | | Dec 04 2021 01:33:00 | R US Credit Card /Synchb, PO Box 530939, Atlanta, GA 30353-0939 |
| 516427386 | EDI: RMSC.COM | | |
| | | Dec 04 2021 01:33:00 | Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 516422898 | EDI: TFSR.COM | | |
| | | Dec 04 2021 01:33:00 | Toyota Finance, PO Box 4102, Carol Stream, IL 60197-4102 |
| 516422899 | EDI: TFSR.COM | | |
| | | Dec 04 2021 01:33:00 | Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102 |
| 516422902 | EDI: WFFC.COM | | |
| | | Dec 04 2021 01:33:00 | WFF Natl Bank, PO Box 94498, Las Vegas, NV 89193-4498 |
| 516422900 | EDI: RMSC.COM | | |
| | | Dec 04 2021 01:33:00 | Walmart Credit Card, c/o Walmart Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927 |
| 516422901 | EDI: RMSC.COM | | |
| | | Dec 04 2021 01:33:00 | Walmart Credit Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927 |
| 516519656 | EDI: WFFC.COM | | |
| | | Dec 04 2021 01:33:00 | Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438 |
| 516422890 | Email/Text: electronicbkydocs@nelnet.net | | |
| | | Dec 03 2021 20:36:00 | nelnet, PO Box 82461, Lincoln, NE 68501-2461 |

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Dec 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2021 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Denise E. Carlon | on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Melissa N. Licker | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com |
| Robert L. Sweeney | on behalf of Joint Debtor Siew Jackson rsweeneylaw@aol.com G6120@notify.cincompass.com |
| Robert L. Sweeney | on behalf of Debtor Peter Jackson rsweeneylaw@aol.com G6120@notify.cincompass.com |

TOTAL: 5